

What is claimed is:

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1. A witness system, comprising
 confirmation document making means for making
 5 confirmation documents for each buyer record, based
 on a seller record, or records, sent from a seller,
 sending means for sending to the witness documents
 prepared according to said confirmation document
 making means, and for sending said documents from said
 10 witness to said seller,
 confirmation means for confirmation by said seller
 that the content of said seller record, or records,
 is in agreement with the content of said documents
 sent according to said sending means,
 15 a witness to confirm that said documents are
 accurate, when said agreement is confirmed according
 to said confirmation means, and
 memory means for storing in memory documents
 confirmed by said witness.
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2. A witness system according to claim 1, wherein
 a buyer makes said confirmation documents.
3. A witness system according to claim 1, wherein
 25 when said witness confirms the confirmation

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documents, said witness notifies both the buyer and seller of the confirmation.

4. A witness system according to claim 1, wherein
 5 when said confirmation documents are sent from said seller to said witness, said documents are registered, and the fact that said documents are registered is confirmed.

10 5 A witness system according to claim 1, wherein when said contents do not agree, as determined according to said confirmation means, said witness is notified of the substantive disagreement.

15 6. A witness system according to claim 1, wherein the storing in memory of said documents according to said memory means is undertaken with respect to each buyer and each seller.

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7. ~~An account settlement system, comprising
 notarization document making means for making
 notarization documents for said each buyer record,
 based on seller records sent from said buyer,
 sending means for sending to a notarization
 25 authority documents made according to said~~

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notarization document making means, and for sending said documents from said notarization authority to said seller,

5 confirmation means by which said seller confirms whether the contents of said seller records are in agreement with the contents of records sent according to said sending means,

10 a witness that includes a notarization authority that certifies the fact that said documents are accurate, when said substantive agreement is confirmed according to said confirmation means

memory means for storing in memory documents notarized by said witness,

15 detailed payment statement making means for making, with reference to said notarization documents stored in memory according to said memory means, a detailed payment statement, upon which payment to said seller by said buyer is to be based,

20 funds transfer request means for requesting a transfer of funds based on a detailed payment statement made according to said detailed payment statement making means, and

25 notification means for notifying said witness of a transfer of funds, when funds are transferred to said seller based on a funds transfer request

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according to said funds transfer request means.

8. An account settlement system using a witness system according to claim 7, wherein

5 said detailed payment statement is made in accordance with payment terms.

9. An account settlement system using a witness system according to claim 8, wherein

10 said payment terms are managed by said witness.

10. An account settlement system using a witness system according to claim 7, wherein

15 said seller checks said detailed payment statement against documents stored in memory according to said memory means.

11. An account settlement system utilizing a witness system according to claim 7, wherein

20 making of said detailed payment statement is undertaken by said buyer.

12. An account settlement system utilizing a witness system according to claim 7, wherein

25 making of said detailed payment statement is

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undertaken by said witness.

13. An account settlement system utilizing a witness system according to claim 12, wherein

5 said buyer checks said detailed payment statement in accordance with documents stored in memory according to said memory means.

14. An account settlement system utilizing the
10 witness system according to claim 7, wherein

 when said witness system notarizes notarization documents, notification of said notarization is given to both the buyer and seller.

Sub 15 15. An account settlement system utilizing a witness system, comprising

 notarization document making means for making notarization documents for each said seller record based on seller records sent from the seller,

20 sending means for sending to a notarization authority documents made according to said notarization document making means, and for sending said documents from said notarization authority to said buyer,

25 confirmation means for confirmation by said buyer

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as to whether the contents of said buyer record are in agreement with the contents of said documents sent according to said sending means,

5 a witness to certify that said documents are accurate, when said substantive agreement is confirmed according to said confirmation means,

memory means for storing in memory documents notarized by said witness,

10 detailed payment statement making means for making by said buyer, with reference to said documents stored in memory according to said memory means, a detailed payment statement upon which payment by the buyer to the seller is based.

15 request means for requesting a financial institution to issue a check to said buyer, based on a detailed payment statement made according to said detailed payment statement making means.

20 16. An account settlement system utilizing the witness system according to claim 15, wherein

said financial institution notifies said witness when a check is issued based on said check issue request.

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17. An account settlement system utilizing a witness

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system, comprising

notarization document making means for making
notarization documents for said each seller record,
based on seller records sent from the seller,

5 sending means for sending to a notarization
authority documents made according to said
notarization document making means, and for sending
said documents from said notarization authority to the
seller,

10 confirmation means for the seller to confirm
whether the contents of said seller record are in
agreement with the contents of said documents sent
according to said sending means,

15 a witness to certify that said documents are
correct, when substantive agreement between said
documents and seller record is confirmed according to
said confirmation means,

memory means for storing in memory documents
notarized by said witness,

20 detailed payment statement making means for
making, with reference to said documents stored in
memory according to said memory means, a detailed
payment statement upon which is based payment by said
buyer to said seller, and

25 request means for requesting a financial

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A 16* institution to issue a note to said buyer.

18. An account settlement system utilizing a witness system according to claim 17, wherein

5 said witness is notified when said financial institution has issued a note based on said note issuance request.

10 19. An account settlement system according to claim 7, wherein

 at the time said detailed payment statement is made, set-off processing is performed when said buyer is possessed of a receivable against said seller.

15 20. A witness system according to claim 1, wherein
 said witness confirms in advance a buyer and a seller and utilizes an authentication certificate when performing any procedure.

20 21. An account settlement system utilizing said witness system according to claim 7, wherein

 said witness confirms in advance a buyer and a seller and utilizes an authentication certificate when performing any procedure.

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22. A witness system according to claim 1, wherein data transmitted among said witness, buyer, and seller, are encoded.

5 23. An account settlement system utilizing said witness system according to claim 7, wherein data transmitted among said witness, buyer, and seller, are encoded.

10 24. A witness system according to claim 20, wherein said witness notarizes said transmitted data.

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 15 25. A method for document confirmation by a witness system, comprising
 a confirmatory document making process for making confirmatory documents for said each seller record, based on a seller record sent from a seller,
 a sending process for sending to a witness documents made according to said confirmatory document, and for sending said documents from said witness to said seller,
 20 a confirmation process whereby said seller confirms whether the contents of said seller record are in agreement with the contents of said documents sent according to said sending process,
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5 a notification process whereby a witness, when confirming substantive agreement according to said confirmation process, confirms that said documents are accurate and notifies said buyer and said seller of said confirmation, and

a memory process whereby said confirmed documents are stored in memory.

10 26. An account settlement method utilizing a witness system, comprising

a notarization document making process to make notarization documents for said each seller record, based on a seller record sent from a seller,

15 a sending process to send to a notarization authority documents made according to said notarization document making process,

20 a confirmation process whereby said seller confirms whether the contents of said seller record are in agreement with the contents of said documents sent according to said sending process,

25 a notification process whereby a witness notarizes that said documents are accurate and notifies said buyer and said seller of said notarization, when said substantive agreement is confirmed according to said confirmation process,

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a memory process for storing in memory said notarized documents,

a detailed payment making process for making, with reference to said notarization documents stored in memory according to said memory process, a detailed payment statement upon which is based payment by said buyer to said seller, and

a funds transfer request process for requesting the transfer of funds to said seller, based on a detailed payment statement made according to said detailed payment statement making process.

27. A computer-readable memory medium containing a program causing a computer to execute the document confirmation processes performed by a witness system, comprising

a confirmatory document making process to make for each said seller record a confirmatory document, based on a seller record sent from a seller,

a sending process to send to a witness documents made according to said confirmatory document making process, and for sending said documents to said buyer and said seller,

a confirmation process whereby said seller confirms whether the contents of said seller record

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are in agreement with contents of said documents sent according to said sending process,

5 a notification process whereby a witness confirms that said documents are accurate and notifies said buyer and said seller of said confirmation, when said substantive agreement is confirmed according to said confirmation process, and

10 a memory process for storing in memory said confirmed documents.

28. A computer-readable memory medium containing a program to cause a computer to execute an account settlement process using a witness system, comprising

15 a notarization document making process for making for said each seller record a notarization document, based on a seller record sent from a seller,

20 a sending process for sending to a notarization authority documents made according to said notarization document making process, and for sending said documents from said notarization authority to said seller,

25 a confirmation process whereby said seller confirms whether the contents of said seller record and the contents of said documents sent according to said sending process are in agreement,

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a notification process whereby a witness notarizes the fact that said documents are accurate and notifies said buyer and said seller of said notification, when said substantive agreement is confirmed according to said confirmation process,

a memory process for storing in memory said notarized documents,

a detailed payment statement making process for making, with reference to said notarization documents stored in a memory according to said memory process, a detailed payment statement upon which is based payment by said buyer to said seller, and

a funds transfer request process for requesting that funds be transferred to said seller, based on a detailed payment statement made according to said detailed payment statement making process.

29. A witness system, comprising

first computing means for making document data,

second computing means for confirming the contents of said document data, and

third computing means for storing in memory said confirmed document data, or for performing notarization of said document data.

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30. A witness system according to claim 29, wherein
said storing in a memory and substantive
confirmation of document data are executed according
to a screen display of said calculating means.

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31. A witness system according to claim 29, wherein
said document data comprise at least one of either
a written will, written contract, written application,
private communication, written report, or written
summons, or a combination thereof.

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32. A witness system according to claim 29, wherein
said first computing means encodes the said
document data, transmits said data to said second
computing means through said third computing means,
confirms the contents of and further encodes said
data, sends said data to said third computing means,
and

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said third computing means further encodes the
data sent from said second computing means and sends
said data to said first or second computing means, or
both.

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25 33. A witness system according to claim 32, wherein

with respect to data transmitted among said first, second, and third computing means, a public access key for the sending side is sent in advance to the receiving side, and a receiving side public access key is sent to the transmitting side,

a message, obtained by combining

(a) a message encoded with a sender secrecy key and further encoded by DES

and

(b) DES-decoding DEK, encoded with a receiver's public access key, is transmitted as transmission data, and, at said receiving side, said transmission data is received, DEK produced therefrom by decoding said data with a secrecy key corresponding to said public access key,

data encoded with DES is encoded with DEK, and data decoded by said sender-side secrecy key is compounded by means of said sender side public access key.

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34. An account settlement system, comprising
payment request means for making a detailed
statement of a payment object and for sending a
payment request, and
25 comparison means for comparing a detailed payment

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018 statement transmitted according to said payment
request means with a seller-side sales record.

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